

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Richard T. MCNAMAR et al.

Title: METHOD AND SYSTEM FOR  
INTERNET BANKING AND  
FINANCIAL SERVICES

Appl. No.: Unassigned

Filing Date: 05/26/2000

Examiner: Unassigned

Art Unit: Unassigned

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Assistant Commissioner for Patents  
Box PATENT APPLICATION  
Washington, D.C. 20231

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Richard T. MCNAMAR  
Cathleen NOLAND  
Joseph J. RUCCI, JR.

Enclosed are:

- [ X ] Specification, Claim(s), and Abstract (70 pages).
- [ X ] Informal drawings (29 sheets, Figures 1-12).
- [ X ] Unexecuted Declaration and Power of Attorney (4 pages).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$690.00	\$690.00
Total Claims:	141	- 20	= 121	x \$18.00	= \$2178.00
Independents:	11	- 3	= 8	x \$78.00	= \$624.00
If any Multiple Dependent Claim(s) present:				+ \$260.00	= \$0.00
				SUBTOTAL:	= \$3492.00
[ ]				Small Entity Fees Apply (subtract ½ of above):	= \$0.00
				Surcharge Under 37 C.F.R. §1.16(e):	= \$130.00
				TOTAL FILING FEE:	= \$3,622.00

- [ X ] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.
- [ ] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Assistant Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

By



Date May 26, 2000

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